



Helping you get the most from your benefit plan

The Small Group Benefit Experts - for groups of two or more

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Employer Benefit Adviser

February 2024

Self-Service Site

Employers Home Page

Member Resources



What to Know This Month

Here's a sneak peek at the highlights in this issue:

1. Questions About Your Health Plan?
2. 1095 Paper Filings No Longer Allowed for ALEs
3. How to Secure a Smooth Renewal Process
4. Telehealth Video Updated
5. Bridging the Gap: How Short-Term Medical Insurance Can Benefit Uninsured Employees

Questions About Your Health Plan?

When you have questions about your health plan, we know you want answers as quickly as possible. Here's where you can go to get the answers you need:



General Plan Information – We have a wealth of information and tips available to help you and your employees better understand your benefits. Visit [Member Resources](#) and click on the links for your plan.

Plan Reports – Visit your Self-Service Site at www.alliednational.com to review reports and access information on your coverage and benefits. If you have not registered your company for the site, follow these steps:

1. Assign an administrator from your office to handle the administrative side of your health plan. Have your administrator complete the authorization form: www.alliednational.biz/573.pdf.
2. Email this completed authorization form to underwriting@alliednational.com.
3. Register for the first time or login at: <https://portal.alliednational.com/wssLogin/faces/login>

Addition and Termination of employees – The best way to add new employees and terminate employees is to send an email to underwriting@alliednational.com. Check out this short video on Group Plan Additions and Terminations: <https://youtu.be/R5gohf7zuLM>.

Monthly Billing – Billing notices are mailed around the 15th of the month prior to the month due. They are due on the 1st of each month (with a 31-day grace period in which to pay). When paying your billing:

1. Please make checks payable to Allied National and include the stub from the billing notice in the envelope provided.
2. Payments **MUST** be made with your company/business check. Personal checks cannot be accepted.
3. You also can set up monthly automatic drafts against your company checking account. Please fill out Allied's payment authorization form available at: www.alliednational.biz/015.pdf. For **PAYMENT OF BILLINGS ONLY**, the address is: Allied National P. O. BOX 29188 Shawnee Mission, KS 66201-9188

When You Want to Talk to a Human – Allied Client Service representatives are available Monday-Friday 8 a.m.-4:30 p.m. CST and are always happy to assist you at our toll-free number: 800-825-7531.

1095 Paper Filings No Longer Allowed for ALEs

New Internal Revenue Service (IRS) rules have effectively eliminated the ability to file by paper in 2024, which means most level-funded employers should ensure they have the ability to file their 1095 and 1094 Forms electronically.



Employers who have fewer than 10 employees may still file by paper, but those with 10 or more employees, or Applicable Large Employers (ALEs – employers with 50 or more employees) must file electronically.

What you need to do

In January, Allied National sent employers with under 50 employees the 1095-B forms for each employee who has been covered under your health plan during the 2023 plan year. This information must be filed with the IRS and a copy of the 1095-B given to each employee by March 1. The forms must be sent to the IRS by Feb. 28 if filing by paper and April 1 if filing electronically.

In addition, ALEs must furnish the Forms 1095-C to employees no later than March 1. ALEs also must file Form 1094-C, as well as copies of Form 1095-C, with the IRS electronically no later than April 1.

The IRS uses the information from the forms to determine whether employees were offered insurance.

You also will be able to access these forms through your Self-Service Site at www.alliednational.com. If you are an ALE and need additional information from Allied for completion of 1095-C forms for your employees and IRS, please contact Allied Client Services at 800-825-7531 and we can provide you with a spreadsheet of all your covered employees and dependents along with premiums paid for the 2023 calendar year.

How to Secure a Smooth Renewal Process

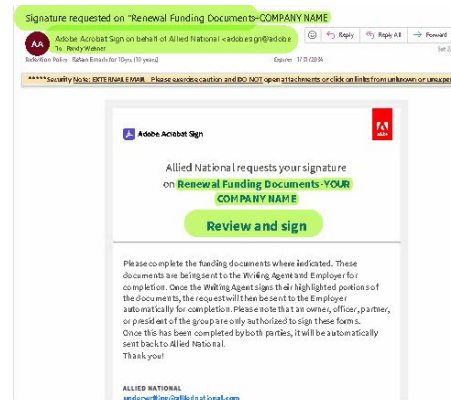
Health plan renewal processes can seem overwhelming, especially for those not in the benefits industry. When you compound the issue with so much spam and harmful emails it's hard to know who or what to trust. We believe the more you know about the process and what to expect, the easier the renewal will be. The following steps will help to make your renewal process go smoothly.



Your Group Health Plan Renewal Package will be sent to your email address. This will contain all of the information and rates for your upcoming renewal. You will need to complete the “*Employer Participation Statement*” and be sure to complete and sign the page that says, “*Benefit Plan Description.*” These documents should be returned to your agent or emailed to Allied National Underwriting Department, underwriting@alliednational.com. Upon receiving the signed employer participation statement and benefit plan description your renewal funding documents package will be sent.

Your Renewal Funding Documents Package will be emailed to you from Adobe Acrobat Sign on behalf of Allied National. The name of your company will be in the subject line. This is an actual email and not spam.

1. Click the “*Review and sign*” at the top of the email. Click [example of email](#) on the right.
2. Click to agree to the Adobe “*Terms of Use*” before you can continue.
3. Click the Start button on the lower left corner.
4. Your signature is required on the Application for Excess Loss. When you click to sign it will bring up a saved signature from your computer, if you have one, or you will be prompted to create one. Then be sure to click on the “*Click to Sign*” button to complete the signature.
5. Continue to follow the prompts until all the documents have been signed. You should have **three** required signatures in addition you will need to add the date and location, city, at the time of signing. Once all the documents have been successfully signed, a pop-up window will appear that says, “*You’re all set.*”



After our underwriting department receives all the **required signatures**, they will complete the renewal process. If you have questions while renewing or haven't received all these packages, please contact your agent or our Client Services at 800-825-7531.

Telehealth Video Updated

Want an easy way to share information about your health plan's health benefits with your employees? Share the https://www.youtube.com/watch?v=__MGQeYHqRo&t=3s link to our telehealth video or click on the video at right.



We updated our telehealth video to reflect the new procedures Funding Advantage Freedom Plan, PPO, Cost Saver or Vault Plan members should follow to be reimbursed for the entire cost of their telehealth visit for all eligible charges.

Members can choose any provider. Then, they just need to send the receipt or invoice and information about the person receiving services to our Claims Department at P.O. Box 29186, Shawnee Mission, KS, 66201-9186.

Listen to the video or click on the button below for the informational flyer to learn more details about the steps to get reimbursed.

Telehealth Flyer

Bridging the Gap: How Short-Term Medical Insurance Can Benefit Uninsured Employees

For more than **54% of Americans**, employer-sponsored health insurance is the primary gateway to accessing medical coverage. But what if an employee does not qualify for this crucial benefit? Whether they are in an employer waiting period, recently lost employment and only have a COBRA option, or simply don't qualify for an employer's plan, navigating the healthcare landscape can feel daunting. Thankfully, short-term medical insurance can offer a temporary safety net for a couple of months up to nearly three years, depending on state laws. This provides uninsured individuals and families an affordable way to get health insurance coverage without relying on employer assistance.



Understanding short-term Insurance

Short-term medical insurance is a temporary policy that offers flexible health coverage for a defined period. Unlike traditional plans, it's not intended to be a permanent long-term solution, but rather a helpful bridge between periods of major medical insurance. That's why they are often more affordable than comprehensive coverage, making them a viable option for budget-conscious individuals who need coverage right now.

Benefits for uninsured employees

- **Comfort:** Some form of coverage can alleviate the stress of unexpected medical bills. Short-term plans can help cover a portion of doctor visits, hospital care, and sometimes even common prescriptions, offering a safety net for unforeseen circumstances.
- **Flexibility:** Unlike the fixed enrollment periods of employer plans, short-term insurance allows employees/former employees to enroll and disenroll on their own terms, aligning with their specific needs and coverage gaps. Plus, coverage starts the next day, not the next month.
- **Affordability:** Generally, short-term plans are more budget-friendly than major medical insurance, making them an attractive option for part-time employees or those on a limited budget.

Important considerations to note

- **Limited coverage:** Short-term medical plans have coverage limits and typically higher deductibles compared to employer plans. Pre-existing conditions also are excluded, making them less suitable for individuals with previous or ongoing medical needs.
- **Renewability restrictions:** While many states offer re-application of an expired policy, some limitations on duration, and may not be guaranteed.

The bottom line

Short-term medical insurance can be a valuable tool for employees navigating gaps in coverage. Remaining uninsured can be financially catastrophic, so offering a bridge to coverage in the near term can help provide protections that can last well into the future.

Pivot Health Short Term Medical (STM) is designed to provide great short-term coverage for every day medical expenses like doctor office visits and outpatient care and, optionally, prescription drug costs. Check with your broker to learn about the various Pivot Plans or visit www.alliednational.com/short-term.

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